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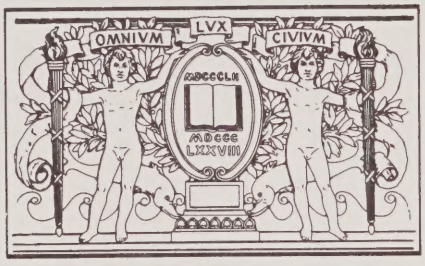

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BOSTON at MID-DECADE

Results of the 1985 Household Survey

II. Income and Poverty

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City of Boston Raymond L. Flynn, Mayor
Boston Redevelopment Authority Stephen Coyle, Director

BOSTON AT MID-DECADE

RESULTS OF THE 1985 HOUSEHOLD SURVEY

II. INCOME AND POVERTY

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May, 1987

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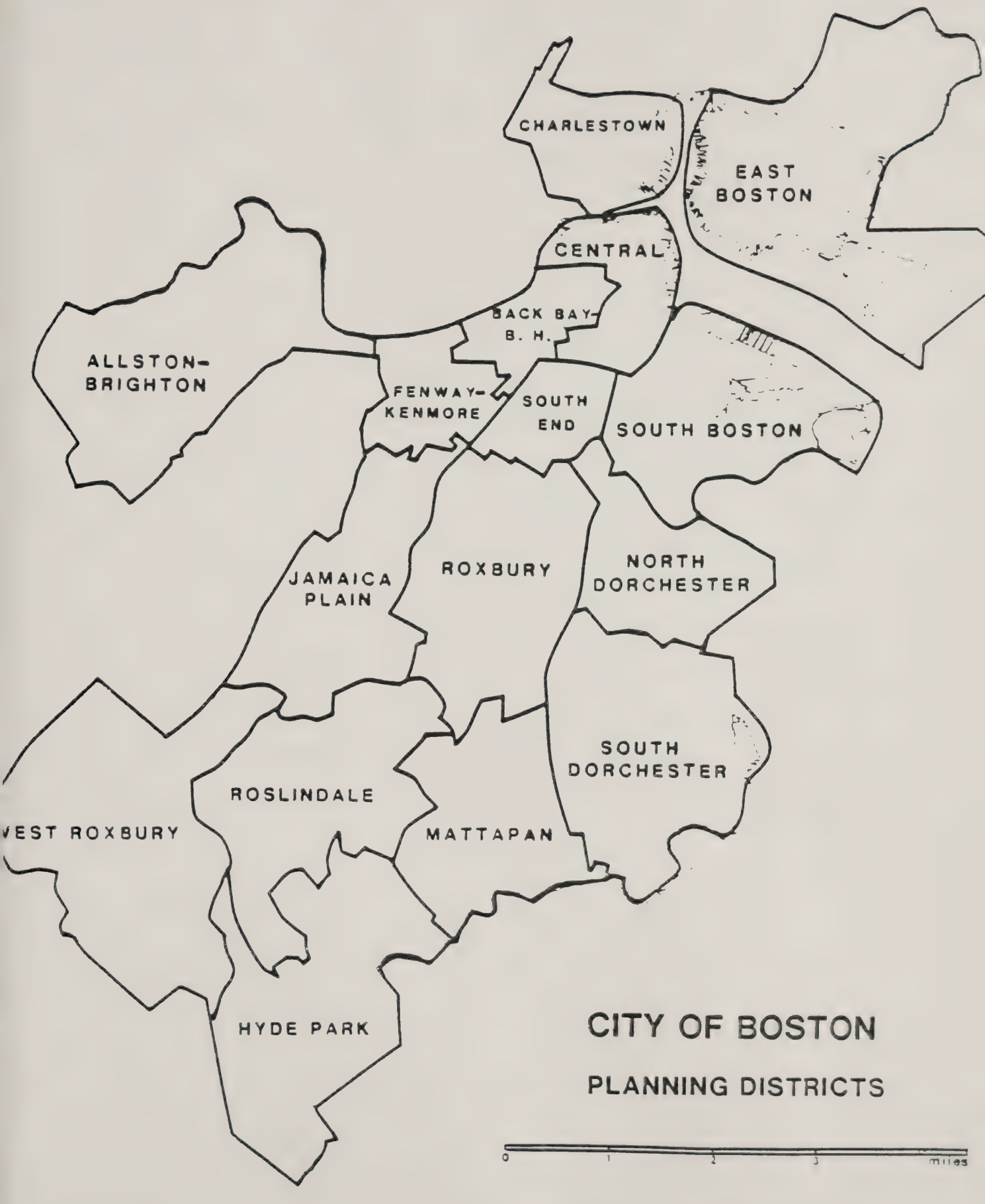

CITY OF BOSTON

PLANNING DISTRICTS

BOSTON REDEVELOPMENT AUTHORITY

Abstract

Income and poverty data from the household survey are presented in this report, with 1980 comparisons where possible. Survey results show that income growth was stable during the 1979 to 1984 period, with household income rising at the same rate as inflation. Family income grew at a slower rate than inflation, while the income of unrelated individuals grew at a faster pace, although income of unrelated individuals was lower than that of households and families. The proportion of persons in poverty in Boston in 1984 was comparable to 1979. The incidence of poverty increased in the city of Boston for families, but decreased substantially for unrelated individuals.

The decrease in unrelated individuals living in poverty in Boston in 1984 is a result of a number of reasons. Many young professionals, earning higher salaries, now reside in Boston. Fewer unrelated individuals of retirement age are poor, as transfer payments have been increased and many persons remain employed beyond retirement age. Additionally, long-term city residents have had better employment opportunities, and higher salary potential.

Single parent families, many of which are female-headed, continue to have comparatively low incomes and higher poverty rates than other family unit types.

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Introduction

The 1985 household survey furnished income and poverty data for Boston residents for calendar year 1984. Income data were available for households and family units, which include families and unrelated individuals 15 years and older in Boston. Poverty data were also provided for families and unrelated individuals, as well as persons in Boston's households. See Appendix A for definitions. Excluded from the study population were those living in group quarters, such as dormitories and nursing homes.

The data indicate that the increase in household income in Boston equaled the 43 percent increase in inflation between 1979 and 1984. However, family income declined while the income of unrelated individuals went up. Mean family income dropped 16 percent, in constant dollars, and mean income of unrelated individuals 15 years and older rose dramatically, some 98 percent, and their increased income, combined with their representation in the population contributed to the high growth, relative to the Consumer Price Index, in household income.

These changes were also reflected in the poverty data. The proportion of families living in poverty in the City of Boston rose from 17 percent in 1979 to 22 percent in 1984, while unrelated individuals living in poverty decreased by over one-third, falling from 26 percent in 1979 to 17 percent in 1984. For all persons in Boston's households, the chances of living in poverty were about the same in both years: 20 percent in 1979 and 21 percent in 1984.

Income

The 1985 household survey collected data on income for households and family units. Household income includes the income of all persons occupying a housing unit. Family unit income is the income of either a family or of an unrelated individual 15 years and older. Family income is the aggregate of all income received by each family member. A family may be headed by a married couple, with or without children, a single-parent, or a householder living with related persons other than a spouse or children. Family income does not include income earned by persons living in a household who are not related to the family. Unrelated individual income is the amount reported by that person as their total individual income. See Appendix A.

Respondents in the survey sample were asked to indicate the income category in which the income of their family, or their own individual income if they were unrelated individuals, fell in 1984. Household income is a combination of the income of all families and individuals in a housing unit.

Mean and median income figures are both presented in the tables and the mean is discussed in the text. Comparisons are made, where possible, to the 1980 Census. The tables reporting the mean income also provide a significance test of the mean income for each category of households to the remaining households, to determine the probability that the variation between the groups is simply due to sampling error. Additionally, the standard error is reported, which indicates the reliability of the sample mean as an estimate for the entire population.

Household income

The mean household income in Boston in 1984 was $23,100, with mean incomes varying among neighborhoods from $15,000 to $34,000. The increase in household income in Boston between 1979 and 1984 nearly kept pace with the 43 percent increase in inflation (the Consumer Price Index), rising 42 percent, from $16,200 to $23,100 in 1984. In constant 1984 dollars, the change was from $23,150 in 1979 to $23,100 in 1984, less than a .5 percent decrease. The proportion of households with incomes below $10,000, in 1984 constant dollars, decreased from 31 percent to 28 percent, while those earning over $50,000 increased from 8 to 10 percent. White households reported higher incomes than minority households, male households reported higher incomes than female, and non-elderly households had higher incomes than elderly, as expected. Finally, salary and wages were the largest source of income for the majority of households.

Household income by neighborhood

Household income varied by neighborhood in 1984. Households in Back Bay-Beacon Hill and Central had the highest mean household incomes in 1984. Mean income in these two neighborhoods was significantly higher in relation to other neighborhoods in the city, with average incomes of $34,000 and $31,300, respectively. See Table 1. West Roxbury household income was also significantly higher, with a mean of $28,200. The average for the city was $23,100. Average household incomes were lowest in North Dorchester $15,000 and Roxbury $16,650.

A disproportionate share of the households in South Boston had incomes of less than $10,000, in comparison to the city as a whole, 49 percent versus 28 percent. See Table 2. Many of the city's poorer residents, such as elderly living alone and women heading single-parent families, lived in this neighborhood. Central and Back Bay-Beacon Hill had a disproportionate share of higher income households. Twenty-two percent of Boston's households had income of $35,000 or more in 1984, but 43 percent of Central and 45 percent of Back Bay-Beacon Hill households had incomes over this amount. Higher income people have been overrepresented in these areas for many years.

Household income by race/ethnicity

Households headed by a white householder had a higher mean household income in 1984 than households headed by a black or other minority householder. The average household income of white householders was $25,750, significantly higher than the average of the non-white households. Households headed by black householders had an average household income, at $18,150, significantly lower than the white households, as did other minority households.

As can be seen from Table 3, mean household income for white households increased 3.5 percent, after adjustment for inflation, rising from $24,900 to $25,750, in 1984 constant dollars, between 1979 and 1984. At the same time, black households did not change significantly, falling from the 1979 mean of $18,400, in 1984 constant dollars, to $18,150 in 1984. Mean household income for all households changed slightly, losing less than one-half of one percent, after adjustment for inflation.

The distribution of household income by race and ethnicity highlights the disparity which exists among the income of these different groups. While 28 percent of all Boston households earned less than $10,000 in 1984, only 22 percent of white households fell into this category, which was significantly lower than non-white households, with 35 percent of black households and 43 percent of other minority households reporting incomes below this amount. Twenty-two percent of all households earned greater than $35,000, with 27 percent of white households earning this much, but only 14 percent of black households and 10 percent of other minority households.

Although there was no significant difference by race in the proportion of households reporting their largest source of income as wages and salaries, a greater proportion of white households reported Social Security benefits, veterans benefits, pensions or annuities as their largest source--20 percent--higher than any other race. A higher proportion of black and other minority households reported unemployment compensation, SSI, AFDC, or welfare payments as their largest income source. See Table 4.

Household income by sex

Discussion of family composition highlighted the economic hardship suffered by many female-headed families in Boston. Similarly, households headed by male householders had higher household incomes than households headed by female householders. The 1984 mean household income of male-headed households was $26,800, more than $8,000 greater than the $18,500 average income of female-headed households. See Table 5. Forty percent of female-headed households had total household incomes below $10,000 in 1984, compared to 18 percent of male-headed households and 28 percent of all households. Alternatively, a greater proportion of male-headed households had incomes greater than $35,000, compared to female-headed households.

Household income by age

Households headed by a person less than 65 years old had higher incomes than households with a householder 65 years and over, as one might expect. The average household income was $25,100 in 1984 for households with a householder less than 65 years and was significantly greater than the average household income of householders 65 years and over, which was $12,300. See Table 6. The average household income of all households was $23,083.

Sixty percent of all households in Boston with a householder 65 years and over had household incomes below $10,000 in 1984, compared to 22 percent of households headed by a householder less than 65 years old. Whereas 26 percent of households headed by a householder less than 65 years old had incomes of $35,000 and over, only 5 percent of households with householders over 65 years had income of this amount. Households headed by elderly are typically smaller than other households, consisting of 1 or 2 people, compared with 2 to 3 for households with non-elderly heads.

Eighty percent of the households headed by a householder less than 65 years old reported wages and salaries as their largest source of income in 1984, whereas only 16 percent of households with a head 65 years and over did. See Table 7. In contrast, 79 percent of the households with heads aged 65 years and over reported Social Security benefits, veterans benefits, pensions, or annuities as their largest source, compared to only 5 percent of households with a head less than 65 years old.

Family unit income

Family unit income includes the income of families and unrelated individuals. The mean family unit income was $19,450 in 1984. Mean family income, the aggregate of all family members' incomes, was $23,050 in 1984, and the mean income of unrelated individuals was $16,600.

Family unit income by family unit composition

Families had significantly higher mean incomes in 1984 than did non-family units. Table 7 shows family unit income by family unit type, and compares the mean income within the family unit category. Married-couple families with children had higher average family incomes than the city as a total and all other family types in Boston. The mean income of married-couple families with children was $28,300, significantly higher when compared to other family types. Single-parent families were significantly lower than the rest of the families, with an average income of $13,600 in 1984. Female householders living alone had the lowest mean income of any other non-family type, with an average unrelated individual income of $14,300 in 1984.

As noted, single-parent families and female householder living alone had the lowest mean family unit incomes in 1984. They also had the highest proportions earning less than $10,000. Of all family units in the city, 26 percent had incomes lower than $10,000, with this percentage exceeded by only the two household groups just mentioned. See Table 8. Also, only 6 percent of single-parent families had income over $35,000, significantly lower than any other family type. These data provide additional evidence of the economic hardship suffered by many women householders.

Family income

The mean income of families in Boston decreased 16 percent between 1979 and 1984, from $27,350, expressed in 1984 constant dollars, to $23,050. Average family income ranged across neighborhoods from a low of $15,950 in Fenway-Kenmore to $36,850 in Central. Families in West Roxbury and Hyde Park also had average incomes significantly higher than the city average, while the average income of families in North Dorchester and Roxbury was significantly lower. See Table 9.

Family income by source

Families were likely to receive their income from wages and salaries, with 73 percent of all families reporting their largest source of income as wages and salaries. Eleven percent reported receiving most of their income from unemployment compensation, Social Security Income, Aid for Dependent Children or other welfare, and 13 percent reported receiving most of their income from Social Security and veterans benefits and pensions and annuities. See Table 10.

Married-couple families with children at home received more income from work and salary than any other family type, with 89 percent reporting this as their largest income source. Married-couples with no children at home had the highest proportion of families reporting Social Security benefits, veterans benefits, pension or annuities as their largest source, 31 percent, indicative of the proportion of elderly and retired couples living in Boston. Twenty-nine percent percent of single-parent families reported unemployment compensation, SSI, AFDC, or welfare as their largest source of income.

Unrelated individual income

Income of unrelated individuals in Boston, as elsewhere, was lower than household and family incomes, but increased over the five year period, 1979 to 1984, at a faster pace than household and family incomes. The mean income of unrelated individuals in the city was $16,600 in 1984. See Table 11. The 1979 mean income of unrelated individuals, in 1984 constant dollars, was $8,350, indicating a 98 percent rise in the real income over this five year period, or a 14.6 percent annual increase.

Mean incomes of unrelated individuals in Central and Back Bay-Beacon Hill were higher than in any of Boston's other neighborhoods; $26,200 and $24,350, respectively. In 1984, 62 percent of households in Central and 80 percent in Back Bay-Beacon Hill were composed of unrelated individuals.[1] The unrelated individuals who lived in these neighborhoods tended to be young professionals, in contrast to neighborhoods such as Allston-Brighton, which also had a high proportion of unrelated individual households, but a majority of which were students and elderly persons. The mean unrelated individual income in Allston-Brighton was only $13,950, lower than the city average. Incomes of unrelated individuals in Jamaica Plain and Roslindale were close to the city average. North Dorchester had the lowest mean unrelated individual income, $7,900, significantly below the city's average, and unrelated individuals in Hyde Park, Roslindale, and Roxbury also had much lower mean incomes, ranging from $12,000 to $12,800.

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[1] Margaret C. O'Brien, "Boston at Mid-Decade: Results of the 1985 Household Survey, I. Demographic Characteristics," 1985.

Income Tables

Table 1. Mean and Median Household Income by Boston Neighborhood, 1984 (in dollars)

Neighborhoods	Median Household Income[a]	Mean Household Income[a]	Standard Error of Estimate	Rank	N
East Boston	13,600	18,150	1,569	14	77
Charlestown	22,700	25,500	3,603	5	27
South Boston	11,000	18,400	2,380	13	51
Central	32,600	31,300	2,574	2	47
Back Bay-Beacon Hill	32,500	34,000	2,195	1	79
South End	22,200	24,300	2,333	6	65
Fenway-Kenmore	16,250	20,700	1,978	12	67
Allston-Brighton	22,400	23,400	1,179	9	180
Jamaica Plain	16,200	22,600	2,366	10	86
Roxbury	13,000	16,650	1,202	15	106
North Dorchester	11,300	15,000	1,724	16	52
South Dorchester	18,750	21,350	1,403	11	103
Mattapan	22,500	24,150	1,931	8	64
Roslindale	22,450	24,250	1,863	7	52
West Roxbury	27,250	28,200	2,049	3	59
Hyde Park	27,500	26,900	1,885	2	62
Boston - 1984	19,250	23,100	489		1177
Boston - 1979[b]	17,900	23,164			

Note: "N" indicates the number of cases in the sample.

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

[a] Calculated within income ranges, rounded to nearest $50.
[b] Expressed in 1984 constant dollars.

Table 2. Distribution of Household Income by Boston Neighborhood, 1984
(in percent; standard error in parenthesis)

Neighborhood	Less than $10,000	$10,000 - $19,999	$20,000 - $34,999	$35,000+	Total[a]	N
East Boston	40	27	18	14	100	77
	(6.1)	(5.5)	(4.8)	(4.3)		
Charlestown	24	17	31	28	100	27
	(9.0)	(7.9)	(9.8)	(9.5)		
South Boston	49	10	25	16	100	51
	(7.7)	(4.6)	(6.6)	(5.6)		
Central	19	15	21	45	100	47
	(6.3)	(5.7)	(6.5)	(8.0)		
Back Bay-Beacon Hill	10	13	34	43	100	79
	(3.7)	(4.1)	(5.3)	(6.1)		
South End	29	18	26	26	100	65
	(6.2)	(5.2)	(5.7)	(6.0)		
Fenway-Kenmore	31	31	21	16	100	67
	(6.2)	(6.2)	(5.5)	(4.9)		
Allston-Brighton	20	28	34	18	100	180
	(3.3)	(3.7)	(3.9)	(3.1)		
Jamaica Plain	40	18	17	24	100	86
	(5.8)	(4.5)	(4.4)	(5.0)		
Roxbury	38	28	25	9	100	106
	(5.2)	(4.8)	(4.6)	(3.0)		
North Dorchester	44	29	19	8	100	52
	(7.5)	(6.9)	(6.0)	(4.1)		
South Dorchester	27	25	28	19	100	103
	(4.8)	(4.7)	(4.9)	(4.2)		
Mattapan	26	18	30	26	100	64
	(6.0)	(5.3)	(6.3)	(6.0)		
Roslindale	13	33	33	21	100	52
	(5.1)	(7.1)	(7.1)	(6.2)		
West Roxbury	17	17	32	34	100	59
	(5.4)	(5.4)	(6.7)	(6.8)		
Hyde Park	19	16	35	29	100	62
	(5.5)	(5.1)	(6.6)	(6.3)		
Boston 1984	28	22	27	22	100	1177
	(1.4)	(1.3)	(1.4)	(1.3)		
Boston 1979[b]	31	27	23	19	100	

Note: "N" indicates the number of cases in the sample.

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

[a] May not total exactly due to rounding.
[b] Expressed in 1984 constant dollars.

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Table 3. Distribution of Household Income by Race and Ethnicity of Household Head, Boston 1984 (in percent; standard error in parenthesis)

Household Income	White	Black	Other Minority	All Households
Less than $10,000	22 (1.6)	36 (3.3)	44 (4.7)	28 (1.4)
$10,000-19,999	21 (1.6)	26 (3.1)	27 (4.2)	23 (1.4)
$20,000-34,999	30 (1.8)	24 (3.0)	19 (3.7)	27 (1.4)
$35,000+	27 (1.7)	14 (2.4)	10 (2.8)	22 (1.3)
Total[a]	100	100	100	100
N	786	248	135	1169
1984 Median Household Income[b]	$22,550	13,800	11,300	19,250
1984 Mean Household Income[c]	$25,750	18,150	16,300	23,100
1979 Mean Household Income[b]	$24,886	18,421	d	23,164
Standard error	$ 620	875	1,202	[illegible]

Note: "N" indicates the number of cases in the sample.

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

[a] May not total exactly due to rounding.
[b] Calculated within income ranges, rounded to nearest $50.
[c] Expressed in 1984 constant dollars.
[d] Not available.

Table 4. Largest Source of Income by Race, 1984
(in percent; standard error in parenthesis)

	White	Black	Other Minority	All Households
Wages, salaries	71 (1.7)	72 (3.0)	63 (4.3)	70 (1.4)
Social Security, Veteran benefits, Pension, annuity	20 (1.5)	12 (2.2)	4 (1.8)	17 (1.1)
Unemployment compensation, SSI AFDC, Welfare	3 (0.6)	14 (2.3)	19 (3.5)	7 (0.8)
Other	6 (0.9)	2 (0.9)	14 (3.1)	6 (0.7)
Total[a]	100	100	100	100
N	859	273	151	1282

Note: "N" indicates the number of cases in the sample.
Other income includes inheritances, rent from property, proceeds from sale of property, gifts, monies received from relatives, friends, alimony and child support, ect.

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

[a] May not total exactly due to rounding.

Table 5. Distribution of Household Income by Sex of Household Head, Boston, 1984 (in percent; standard error in parenthesis)

Household Income	Males	Females	All Households
Less than $10,000	18 (1.7)	40 (2.3)	28 (1.4)
$10,000-19,999	21 (1.8)	24 (2.0)	22 (1.3)
$20,000-34,999	33 (2.0)	21 (2.0)	28 (1.4)
$35,000+	28 (1.9)	15 (1.7)	22 (1.3)
Total[a]	100	100	100
N	651	525	1176
Median Household income[b]	$22,600	13,700	19,250
Mean Household income[b]	$26,800	18,500	23,100
Standard error	$ 650	693	489

Note: "N" indicates the number of cases in the sample.

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

[a] May not total exactly due to rounding.
[b] Calculated within income ranges, rounded to nearest $50.

Table 6. Distribution of Household Income by Age of Household Head, Boston, 1984 (in percent; standard error in parenthesis)

Household Income	Less than 65 Years	65 Years and Over	All Households
Less than $10,000	22 (1.4)	60 (4.0)	28 (1.4)
$10,000-19,999	22 (1.4)	23 (1.3)	22 (1.3)
$20,000-34,999	30 (1.6)	12 (2.6)	27 (1.4)
$35,000+	26 (1.5)	5 (1.8)	22 (1.3)
Total[a]	100	100	100
N	990	184	1174
Median Household income[b]	$22,500	8,500	19,250
Mean Household income[b]	$25,100	12,300	23,100
Standard error	$ 538	792	489

Note: "N" indicates the number of cases in the sample.

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

[a] May not total exactly due to rounding.
[b] Calculated within income ranges, rounded to nearest $50.

Table 7. Mean and Median Family Unit Income by Family Unit Composition, 1984 (in dollars)

Family Unit Composition	Median Family Unit Income[a]	Mean Family Unit Income[a]	Standard Error of Estimate	N
Family				
Married couple	22,850	25,650	1,275	148
with children	27,450	28,300	890	252
Householder with others	22,250	22,900	1,987	48
Single-parent	9,700	13,550	891	180
All families	22,200	23,050	605	627
Non-family				
One person				
Male householder	18,450	20,650	1,032	203
Female householder	10,800	14,300	735	253
Two or more persons	13,900	15,750	576	314
All non-family	13,750	16,550	422	770
All family units	16,150	19,450	374	1397

Note: "N" indicates the number of cases in the sample.

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

[a] Calculated within income ranges, rounded to nearest $50.

Table 8. Distribution of Family Unit Composition by Family Unit Income and Median Family Unit Income, 1984 (in percent; standard error in parenthesis)

Family Unit Composition	Family Unit Income				
	Less than $10,000	$10,000 - $19,999	$20,000 - $34,999	$35,000+	Tota
Family					
Married couple	23	19	28	29	100
	(3.8)	(3.5)	(4.0)	(4.1)	
with children	10	21	37	31	100
	(2.1)	(2.8)	(3.3)	(3.2)	
Householder with others	22	25	31	22	100
	(6.6)	(6.9)	(7.3)	(6.6)	
Single-parent	51	25	18	6	100
	(4.1)	(3.5)	(3.1)	(1.9)	
All families	26	22	29	23	100
	(1.9)	(1.8)	(2.0)	(1.8)	
Non-family					
One person					100
Male householder	31	24	26	19	
	(3.6)	(3.3)	(3.4)	(3.0)	100
Female householder	50	24	19	7	
	(3.4)	(2.9)	(2.7)	(1.8)	100
Two or more persons	32	37	26	4	
	(2.9)	(3.0)	(2.7)	(1.2)	100
All non-family	38	29	24	9	
	(1.9)	(1.8)	(1.7)	(1.1)	100
All family units	32	26	26	15	
	(1.4)	(1.3)	(1.3)	(1.1)	

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

[a] May not total exactly due to rounding.
[b] Calculated within income ranges; rounded to nearest $50.

Table 9. Mean and Median Family Income by Boston Neighborhood, 1984 (in dollars)

Neighborhood	Median Family Income[a]	Mean Family Income[a]	Standard Error of Estimate	N
East Boston	16,100	20,250	2,171	44
Charlestown	27,500	26,950	4,042	15
South Boston	11,750	19,250	2,841	32
Central	38,750	36,850	3,277	20
Back Bay-Beacon Hill	27,500	30,100	4,869	15
South End	11,600	20,200	4,012	17
Fenway-Kenmore	11,150	15,950	2,602	19
Allston-Brighton	26,750	26,250	1,846	50
Jamaica Plain	16,000	18,000	2,339	45
Roxbury	11,750	16,850	1,412	77
North Dorchester	13,550	16,700	2,168	33
South Dorchester	22,050	21,100	1,638	75
Mattapan	22,650	24,550	2,132	54
Roslindale	27,850	27,550	2,184	38
West Roxbury	27,500	29,550	2,444	41
Hyde Park	32,100	29,550	1,936	52
Boston-1984	22,200	23,050	605	627
Boston-1979[b]	22,950	27,350		

Note: "N" indicates the number of cases in the sample.

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

[a] Calculated within income ranges, rounded to nearest $50.
[b] May not total exactly due to rounding.

Table 10. Sources of Boston Family Incomes by Family Composition, 1984 (in percent; standard error in parenthesis)

	Married Couples, No Kids at Home	Married Couples, Kids at Home	Single-Parent Families	Family Head with Other Relative	All Families
Wages, salaries	64 (4.1)	89 (2.0)	59 (4.1)	72 (6.5)	73 (3.7)
Social Security, Veteran benefits, Pension, annuity	31 (4.0)	7 (1.7)	9 (2.2)	11 (4.5)	13 (1.4)
Unemployment Compensation, SSI AFDC, Welfare	3 (1.5)	3 (1.1)	29 (3.8)	7 (3.7)	11 (1.3)
Other	2 (1.2)	1 (0.7)	3 (1.6)	10 (4.3)	3 (0.7)
Total[a]	100	100	100	100	100
N	165	288	203	58	714
Mean Family Income[b]	$25,650	28,300	13,550	22,900	23,050

Note: Other income includes inheritances, rent from property, proceeds from sale of property, gifts, monies received from relatives, friends, alimony and child support, etc.

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

[a] May not total due to rounding.
[b] Calculated within income ranges; rounded to nearest $50.

Table 11. Mean and Median Income of Unrelated Individuals, by Boston Neighborhood, 1984 (in dollars)

Neighborhoods	Median Unrelated Individual Income[a]	Mean Unrelated Individual Income[a]	Standard Error of Estimate	N
East Boston	9,250	13,300	1,644	37
Charlestown	18,750	18,600	2,932	16
South Boston	8,000	14,700	2,847	22
Central	27,350	26,200	3,273	28
Back Bay-Beacon Hill	22,600	24,350	1,471	91
South End	16,750	19,900	1,648	62
Fenway-Kenmore	11,250	14,050	1,140	78
Allston-Brighton	13,500	13,950	651	210
Jamaica Plain	14,050	17,600	1,720	62
Roxbury	8,900	12,800	1,547	38
North Dorchester	5,250	7,900	1,394	29
South Dorchester	14,250	17,100	2,164	36
Mattapan	18,500	19,300	4,242	12
Roslindale	11,000	12,550	2,204	17
West Roxbury	16,500	19,700	2,278	23
Hyde Park	9,250	12,000	3,079	11
Boston-1984	13,750	16,550	442	770
Boston-1979[b]	8,397	11,948		

Note: "N" indicates the number of cases in the sample.

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

[a] Calculated within income ranges; rounded to nearest $50.
[b] Expressed in 1984 constant dollars.

Poverty

In addition to income of households and family unit data, the 1985 Household Survey provided poverty status information for residents of households in Boston. Survey data yields information about the distribution of persons, and family units consisting of either families or unrelated individuals, in poverty by neighborhoods, age, and race. In addition, information is available on family composition, income sources and health insurance coverage.

Poverty status was determined using income approximations to the 1984 poverty thresholds computed by the U.S. Bureau of the Census. The poverty thresholds are presented in Appendix A.

A relatively high proportion of Boston's residents lived in poverty. Citywide the proportions were one-in-five for persons and for families, and one-in-six for unrelated individuals as seen in Table 12. The proportion of persons in poverty varied from about nearly one-third percent of persons in North Dorchester, Jamaica Plain, Roxbury and South Boston, to less than 10 percent of the persons living in Central, Back Bay-Beacon Hill, Roslindale, West Roxbury and Hyde Park. The proportion of families living in poverty followed roughly the same neighborhood pattern, with 41 percent in Jamaica Plain and close to one-third in South End, Roxbury, South Boston, and North Dorchester, and less than 10 percent in Central, Roslindale, Allston-Brighton, Hyde Park and West Roxbury.

While the poverty rates for families, unrelated individuals, and persons by neighborhoods tended to be roughly comparable, there were a few exceptional neighborhoods. Poverty rates for unrelated individuals were significantly lower than those for families in the South End and Fenway-Kenmore. The South End may have higher family poverty due to concentration of subsidized housing.

Fenway-Kenmore has become home to a number of newly immigrant, Asian families. On the other hand, poverty rates for unrelated individuals in Allston-Brighton greatly exceed those for families because of the large number of young people living in households who are either students or starting careers.

The proportions of families and persons living in poverty was higher in Boston than throughout the United States as Table 13 shows. In 1984, 22 percent of families and 21 percent of persons in Boston lived in poverty compared to 12 percent of American families and 14 percent of persons. However, the poverty rate was lower for unrelated individuals living in Boston, 17 percent, than it was for unrelated individuals throughout the United States, 22 percent.

Poverty rates for persons remained relatively stable between 1979 and 1984, moving up slightly from 20 to 21 percent. However, the burden of poverty shifted from unrelated individuals to families. The proportion of families in poverty grew from 17 to 22 percent, in line with trends nationwide. The proportion of unrelated individuals below the poverty line declined from 26 to 17 percent, as the number of Boston's young workers in its ranks of unrelated individuals has grown.

Race and Spanish Origin

Persons in various racial groups in Boston had different probabilities of living in poverty as seen in Table 13. Blacks in Boston were twice as likely and Asians and Hispanics over three or more times as likely to be in poverty as were whites. While the proportion of those in poverty declined for whites from 16 percent to 13 percent between 1979 and 1984, it remained unchanged at 29 percent for blacks and it increased from 42 percent to 50 percent for Hispanics. The last was probably the result of recently arrived Hispanic

immigrants. Hispanics in Boston were also much more likely to be poorer than the 28 percent of Hispanics who were poor throughout the United States. The poverty rate for Boston blacks was somewhat lower than that for blacks nationally, 34 percent, while 1984 poverty rates for Boston and U.S. whites were comparable.

Table 14 shows the poverty status of whites and minorities by neighborhood. Of the 21 percent of Boston's total population who lived in poverty, 8 percent were white persons and 13 percent were minority persons. From this we can infer that 62 percent of those in poverty were minority and 38 percent were white. On the other hand, among Boston's total population, 38 percent were minority and 62 percent were white. Therefore, most neighborhoods with a high proportion of persons in poverty tended to have high proportions of minority poor. This was the case for South End, Fenway-Kenmore, Jamaica Plain, Roxbury, North Dorchester, South Dorchester, and Mattapan. Among the neighborhoods that had higher proportions of white poor were East Boston, Charlestown, South Boston, which were predominately white neighborhoods.

Age groups

The young within both the white and minority groups, and older residents among whites were more likely to be living in poverty. Table 15 indicates that among all races, the proportion living in poverty was one-in-three among those aged 17 or younger and one-in four of those aged 65 or older, compared to one-in-five for persons of all ages. This proportion rose to over 40 percent for minority children compared to one-third for minorities of all ages. For whites, the proportion in poverty approached 20 percent for children and the elderly compared to 13 percent for whites of all ages.

Birthplace

Being poor was more closely associated with having been born abroad than with having been born in the United States. Table 16 shows that over 30 percent of Boston residents born abroad live in poverty in 1985 compared to about 20 percent for those born here. The poverty rates for the foreign-born were about one-and-one-half times as great as those for the native-born among both children and adults. The differences for foreign and native born whites and blacks were not as great, but for those in the other category, i.e., Asians, Hispanics, and others, the poverty rate for the foreign-born was more than double that for the native-born.

Family composition

Among the 19 percent of family units living in poverty shown in Table 17, the two largest groups were persons who lived alone and single parents with children. They each formed 6 percent of all family units in the city or one-third of the units in poverty. Since these two family unit types comprised 33 percent and 13 percent, respectively, of all family units in the city, both in poverty and not in poverty, single parents with minor children were clearly overrepresented among units in poverty, whereas persons who lived alone were not. The poverty rate among single parent families was 49 percent, calculated with unrounded numbers, while that for persons living alone was 18 percent. These findings on family types in poverty were related to the high proportion of children and minorities in poverty.

Single parents living with minor children constituted 13 percent of Boston's family units being, the last the combination of families and unrelated individuals. They formed a high proportion of the family units in a number of neighborhoods: 32 percent in Mattapan, 30 percent in Roxbury, 24 percent in

South Boston, 21 percent in North Dorchester, 19 percent in East Boston and South Dorchester and 17 percent in Jamaica Plain. Some 46 percent of these single parent families lived in poverty.

Single parent families had the highest poverty rates of all the family types, not only in Boston, but throughout Massachusetts and the United States as well. This was because female heads of household, who made up nearly 90 percent of single parent family heads, tend to have much lower incomes than male family heads. Married couple families with children tended to have much lower poverty rates. In Massachusetts, poverty rates for married couple families with children was 2.5 percent and for female-headed, single parent families was 27.6 percent in 1984. For the United States as a whole, these proportions were 6.9 percent and 24.5 percent.[2] Boston's married couple families had a poverty rate of 11 percent compared to 49 percent for single parent families. While Boston's poverty rates tended to be higher for both family types, there were large differentials between the two family types' chances of being in poverty, both in Boston and throughout the nation.

One type of family unit in which people lived was fairly indicative of the likelihood of their living in poverty, as seen in Table 18. Some 53 percent of those who lived in single parent families lived in poverty. For all other family unit types, the proportion in poverty was below the Boston poverty rate, with the 18 percent rate for single persons living alone being the only one to approach the 21 percent average. Persons in the remaining family unit types had rates between 11 and 14 percent.

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[2]"The Shrinking of Poverty in Massachusetts: New Challenges for Opportunity," prepared by the Massachusetts Division of Employment Security and The Center for Labor Market Studies, May, 1986.

Nearly half of Boston residents who lived in poverty were members of single parent families, which is expected from the high poverty rates for this family type. Another 22 percent of those in poverty were in married couple families with children, while some 6 percent were in married couple families without children and 3 percent lived with other relatives. Single persons living alone comprised some 14 percent of those living below poverty, while those living with other unrelated individuals were some 7 percent of the total. This indicates that four-out-of-five poor persons lived in families. However, in comparing the proportion of persons in poverty who were in a specific family type with the proportion of all persons accounted for by that family type, seen in Table 18, only those in single parent families were overrepresented among persons in poverty. They made up 49 percent of those in poverty but only 20 percent of Boston's population.

In the city's neighborhoods, the proportion of the population which was poor and living in single parent families varied considerably. Citywide, 10 percent of the population was poor and living in single parent families, as seen in Table 19. In Jamaica Plain, North Dorchester and South Boston, this group comprises one-in-five persons. In Mattapan, Roxbury and South Dorchester, this proportion is one-in-six persons. At the other end of the spectrum, five percent or less of the population was poor and living in a single parent family in Back Bay-Beacon Hill, Allston-Brighton, Roslindale and Hyde Park.

When poverty rates were analyzed by both age groups and by family composition, the strong relationship between poverty and single parent family membership was seen in all age groups except the elderly, those aged 65 years and over. Among children 0-17 years old, 34 percent lived in poverty with 23 percent, or two-thirds, living in single parent families and 11 percent living

with both parents, as seen in Table 20. By comparing those in poverty who were single parent family members with the total of those in poverty in each age group, it is evident that almost half of those who were poor in the 18-24 and 25-44 age groups lived in single parent families as did over one-third of those aged 45-64. However, among the elderly, those who lived alone comprised over half of those in poverty. Among those not in poverty, married couple families with children were the largest family type group, with those who lived alone becoming increasingly important at older ages and roommates being important in the young adult ages.

Sources of income

The most important source of income for both those living and not living in poverty were wages and salaries. Tables 21 and 22 show that wages and salaries were the largest source of income for three-fourths of all persons, families and unrelated individuals. They were the largest source of income for over 80 percent of family units and persons not in poverty, but for only 37 percent of family units and 38 percent of persons in poverty.

An additional 21 percent of family units and 33 percent of persons in poverty had Welfare and AFDC as their primary source of income[3]. Some 20 percent of family units and persons in poverty cited Social Security or SSI benefits as their largest income source. When all sources of transfer payments including Social Security, unemployment compensation, disability, Veterans, Welfare, AFDC and Supplemental Security income benefits, are considered, transfer payments are the largest source of income for 53 percent of family units and 55 percent of persons living in poverty. Small proportions of those in poverty cite other principal sources of income.

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[3] Administrative records maintained by the Massachusetts Department of Public Welfare indicate that the proportions of poor families who receive AFDC may be somewhat higher.

Health insurance coverage

Health insurance coverage is discussed extensively in "Boston at Mid-Decade, VII. Health Insurance and Medicaid Coverage". However, differences in coverage between the poor and others were significant and worthy of note here.

Thirty-five percent of poor persons were covered by private health insurance plans or Medicare. Another thirty-nine percent were covered by Medicaid, leaving 26 percent uninsured, as seen in Table 23. The latter compared with 11 percent of persons above the poverty line being uninsured. Among those with private coverage, only 10 percent of all Bostonians were poor.

On average, just over one-fourth of the poor had no coverage, with 43 percent of persons 25-44 years and 29 percent of children lacking coverage. Only 5 percent of the elderly were uncovered.

The distribution by age and poverty status of those having and those lacking coverage indicates the clustering of the non-poor under private coverage and of the poor especially those under age 15, under Medicaid. Among those not covered by health insurance, 40 percent were poor and 60 percent were above the poverty line. See Table 24. The largest single group were the non-poor 25-44 year olds who made up over one-fourth of the uninsured. This indicated the lack of health insurance coverage as an employment benefit. Another 26 percent of the uninsured were poor children and adults 25-44. These survey data show both the lack of health benefits and the difficulty poor families have in affording private health insurance or obtaining Medicaid coverage.

Conclusion

In a time of increased prosperity for Boston, one-fifth of Boston residents were poor. Poverty rates were high among children, single parent families, minorities, and recent migrants to Boston. Increased AFDC and other transfer payments would help to lift more families out of poverty, since the burden of poverty has been shifting to single parent families, many of which depend on AFDC. While the Boston labor force enjoyed unemployment rates of about 6 percent, the strong general economy did not lift many above the poverty line. Therefore, while job training and increasing labor force participation might aid those in poverty, both higher levels of AFDC payments and the movement of poor workers into higher skilled and higher paying jobs would be needed to reduce poverty from its current level.

Poverty Tables

Table 12. Poverty Status of Families, Unrelated Individuals, and Persons Living in Households: 1984
(in percent; standard error in parenthesis)

Neighborhoods	Proportion in Poverty			
	Families and Unrelated Individuals	Families	Unrelated Individuals	Persons
East Boston	22	22	22	27
	(5.0)	(6.8)	(7.5)	(3.7)
Charlestown	16	17	16	17
	(7.2)	(10.6)	(10.0)	(5.2)
South Boston	31	31	30	31
	(6.8)	(9.0)	(10.5)	(4.8)
Central	10	5	13	8
	(4.6)	(5.2)	(6.6)	(3.2)
Back Bay-Beacon Hill	7	13	5	7
	(2.7)	(9.5)	(5.7)	(2.5)
South End	13	33	7	17
	(4.1)	(12.1)	(3.6)	(3.9)
Fenway-Kenmore	15	27	12	22
	(3.9)	(10.6)	(4.0)	(3.8)
Allston-Brighton	20	8	22	17
	(2.7)	(4.2)	(3.1)	(2.2)
Jamaica Plain	25	41	12	31
	(4.6)	(7.9)	(4.6)	(3.3)
Roxbury	28	32	18	31
	(4.6)	(5.7)	(6.9)	(3.0)
North Dorchester	40	31	50	34
	(6.8)	(9.0)	(10.0)	(4.4)
South Dorchester	23	27	14	29
	(4.4)	(5.6)	(6.3)	(2.9)
Mattapan	21	22	14	23
	(5.5)	(6.1)	(11.5)	(3.2)
Roslindale	11	5	22	6
	(4.6)	(3.9)	(10.7)	(2.2)
West Roxbury	6	10	*	8
	(3.2)	(5.1)	NA	(2.4)
Hyde Park	10	8	18	8
	(4.1)	(4.1)	(12.7)	(2.2)
Boston	19	22	17	21
	(1.1)	(1.8)	(1.5)	(1.7)

Note: Based on observations for 634 families, 783 unrelated individuals and 2,819 persons (weighted).

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

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Table 13. Poverty Status of Families, Unrelated Individuals, and Persons by Race and Hispanic Origin in Boston and the United States, 1979 and 1984 (in percent; standard error in parenthesis)

	Proportion in Poverty			
	1984		1979	
	Boston	U.S.	Boston	U.S.
Families	22 (1.8)	12	17	9
Unrelated individuals	17 (1.5)	22	26	22
Persons	21 (0.8)	14	20	12
White	13 (0.9)	12	16	9
Black	29 (1.9)	34	29	31
Asian	40 (4.7)	-	-	-
Hispanic	50 (4.1)	28	42	22

Note: Based on 2,818 observations (weighted).

Source: 1980, 1985 Boston Redevelopment and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research; U.S. Bureau of the Census Current Population Reports, Consumer Income, "Money Income and, Poverty Status of Families and Persons in the United States: 1984," P-60, No. 149.

Table 14. Poverty Status and Race-Hispanic Origin of Household Population within Boston Neighborhoods: 1984
(in percent; standard error in parenthesis)

Neighborhoods	White, not Hispanic		Minority[1]		Total	N
	In Poverty	Not in Poverty	In Poverty	Not in Poverty		
East Boston	21 (3.4)	70 (3.8)	7 (2.1)	2 (1.2)	100	175
Charlestown	16 (5.1)	81 (5.5)	2 (2.0)	2 (2.0)	100	62
South Boston	31 (4.8)	69 (4.8)	* NA	* NA	100	112
Central	5 (2.6)	81 (4.7)	4 (2.3)	11 (3.7)	100	84
Back Bay-Beacon Hill	6 (2.3)	85 (3.5)	2 (1.4)	8 (2.7)	100	126
South End	* NA	38 (5.1)	18 (4.0)	46 (5.2)	100	109
Fenway-Kenmore	4 (1.8)	50 (4.6)	22 (3.8)	29 (4.2)	100	140
Allston-Brighton	14 (2.0)	67 (2.7)	3 (1.0)	16 (2.1)	100	368
Jamaica Plain	6 (1.7)	43 (3.6)	25 (3.1)	26 (3.1)	100	234
Roxbury	1 (0.7)	7 (1.7)	30 (3.0)	62 (3.2)	100	294
North Dorchester	10 (2.8)	56 (4.6)	24 (4.0)	9 (2.7)	100	139
South Dorchester	6 (1.5)	48 (3.2)	23 (2.7)	23 (2.7)	100	295
Mattapan	2 (1.1)	6 (1.8)	21 (3.1)	71 (3.4)	100	214
Roslindale	5 (2.0)	88 (3.0)	1 (0.9)	6 (2.2)	100	141
West Roxbury	8 (2.4)	88 (2.8)	* NA	4 (1.7)	100	131
Hyde Park	7 (2.1)	66 (3.8)	1 (0.8)	27 (3.6)	100	141
Boston	8 (0.6)	54 (1.0)	13 (0.7)	25 (0.9)	100	2822

Note: "N" indicates the number of cases in the sample.
May not sum to 100% due to rounding.
NA indicates not available.

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

[1] Minority includes black, Asian, Hispanic, and others.
* Less than 0.5 percent

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Table 15. Proportion in Poverty among Persons Living in Boston by Age Groups and Race - Hispanic Origin: 1984
(in percent; standard error in parenthesis)

Age	White, not Hispanic	Minority[1]	Total
0 - 4 years	18 (4.7)	41 (5.4)	31 (3.8)
5 - 17 years	17 (3.0)	44 (3.4)	33 (2.5)
18 - 24 years	20 (2.2)	33 (4.1)	24 (2.0)
25 - 34 years	8 (1.5)	23 (3.1)	13 (1.5)
35 - 44 years	6 (1.8)	22 (4.0)	12 (1.9)
45 - 54 years	8 (2.7)	35 (5.2)	20 (3.0)
55 - 64 years	11 (2.9)	29 (7.1)	16 (2.9)
65 years or older	21 (3.0)	34 (7.3)	23 (2.8)
All ages	13	32	21

Note: Based on 2,817 observations (weighted).

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted for Survey Research, 1985.

[1] Minority includes blacks, Asians, Native Americans, others, and Hispanics. The last includes both self-designated Hispanics and those allocated to Hispanic on the basis of country of birth or language spoken at home.

Table 16. Proportion of Persons Living in Poverty among the Household Population of Boston by Birthplace, Age, and Race: 1984 (in percent; standard error in parenthesis)

Birthplace	All Ages				Age	
	All Races	White	Black	Other	Less than 18 Years	18 Years and Older
Massachusetts	18 (1.1)	13 (1.1)	29 (2.9)	21 (4.5)	28 (2.2)	13 (1.2)
Rest of U.S. and Canada	20 (1.6)	12 (1.7)	32 (3.3)	18 (8.0)	44 (7.7)	18 (1.6)
Carribbean and Latin America	35 (3.2)	NA	26 (4.1)	51 (4.9)	51 (12.0)	32 (3.4)
European, Asian and Other	31 (2.9)	17 (3.2)	38 (13.3)	47 (4.9)	69 (7.0)	23 (2.8)
Total	21 (0.8)	13 (0.9)	29 (1.9)	43 (2.8)	34 (2.1)	18 (0.9)

Note: Based on 2,836 observations (weighted).
NA - Not available

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted for Survey Research, 1985.

Table 17. Poverty Status of Families and Unrelated Individuals by Family Unit Type and Neighborhood: 1984

Poverty Status and Family Type	Boston	East Boston	Charlestown	South Boston	Central	Back Bay-Beacon Hill	South End	Fenway-Kenmore
Total	100%	100%	100%	100%	100%	100%	100%	100%
In Poverty	19	22	16	31	10	7	13	15
Live alone	6	7	6	13	8	2	5	5
Couple	1	1	*	2	*	1	1	2
Couple with children	2	2	3	2	2	*	*	2
Single parent w/children	6	9	6	15	*	*	5	1
Lives w/other relatives	1	*	3	*	*	*	1	1
Live w/unrelated persons	3	2	3	*	*	3	*	6
Not in Poverty	81	78	84	69	90	93	87	85
Live alone	27	28	29	20	42	46	44	34
Couple	9	13	19	13	19	6	4	5
Couple with children	16	15	16	16	10	3	5	6
Single parent w/children	7	10	6	9	8	3	4	2
Lives w/other relatives	3	4	3	2	2	1	1	1
Live w/unrelated persons	20	7	16	9	10	36	29	35

Poverty Status and Family Type	Allston-Brighton	Jamaica Plain	Roxbury	North Dorchester	South Dorchester	Mattapan	Roslindale	West Roxbury	Hyde Park
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%
In Poverty	20	25	28	40	23	21	11	6	10
Live alone	10	6	5	18	1	2	4	*	3
Couple[1]	1	4	3	2	1	*	*	*	*
Couple with children	1	3	4	2	4	3	2	*	3
Single parent w/children[1]	*	12	15	13	12	15	2	6	3
Lives w/other relatives	*	1	2	2	2	2	*	*	*
Live w/unrelated persons	8	2	1	5	4	2	4	*	*
Not in Poverty	80	76	72	60	77	79	89	94	90
Live alone	31	23	20	8	20	12	16	22	11
Couple[1]	8	4	9	6	10	6	12	16	22
Couple with children	5	16	18	19	24	36	39	31	41
Single parent w/children[1]	2	5	15	8	7	17	7	8	11
Lives w/other relatives	2	2	3	2	8	8	5	3	2
Live w/unrelated persons	32	28	8	16	8	3	9	14	3

Note: Based on 1,414 observations (weighted).

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

[1] Some of these families have others living with them who may be children aged 18 years and over.

* Less than 0.5 percent.

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Table 18. Poverty Status of Persons Living in Households in Boston by Family Composition: 1984 (in percent; standard error in parenthesis)

Family Composition	Poverty Status					
	In Poverty	Not in Poverty	Total	In Poverty	Not in Poverty	Total
Single person	18 (2.0)	82 (2.0)	100	14 (1.6)	17 (0.9)	16 (0.8)
Couple[1]	11 (2.0)	89 (2.0)	100	6 (1.1)	12 (0.8)	11 (0.6)
Couple with children	12 (1.0)	88 (1.0)	100	22 (1.8)	42 (1.1)	37 (1.0)
Single parent with children	53 (2.3)	47 (2.3)	100	49 (2.3)	12 (0.8)	20 (0.8)
Live with other relatives	14 (7.6)	86 (7.6)	100	3 (0.8)	4 (0.5)	4 (0.4)
Live with unrelated persons	13 (2.0)	87 (2.0)	100	7 (1.1)	13 (0.8)	12 (0.7)
Total	21 (0.8)	79 (0.8)	100	100	100	100

Note: Based on 2,846 observations (weighted).

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

[1] Some of these families have others living with them who may be children aged 18 and over.

Table 19. Poverty Status of Families and Unrelated Individuals by Family Unit Type and Neighborhood: 1984

Poverty Status and Family Type	Boston	East Boston	Charlestown	South Boston	Central	Back Bay-Beacon Hill	South End	Fenway-Kenmore
Total	100%	100%	100%	100%	100%	100%	100%	100%
In Poverty	21	28	17	30	8	7	17	21
Live alone[1]	3	4	3	6	5	2	4	3
Couple[1]	1	1	*	2	*	2	2	3
Couple with children	5	7	4	3	4	*	*	6
Single parent w/children[1]	10	15	7	19	*	2	10	4
Lives w/other relatives	1	*	2	*	*	*	2	1
Live w/unrelated persons	1	1	1	*	*	2	*	4
Not in Poverty	79	72	83	70	92	93	83	79
Live alone[1]	13	13	15	10	26	39	33	25
Couple[1]	10	13	19	12	24	10	5	7
Couple with children	33	29	35	31	22	8	13	16
Single parent w/children[1]	9	9	5	10	12	5	9	4
Lives w/other relatives	4	4	2	2	2	2	2	1
Live w/unrelated persons	10	4	7	4	6	30	21	26

Poverty Status and Family Type	Allston-Brighton	Jamaica Plain	Roxbury	North Dorchester	South Dorchester	Mattapan	Roslindale	West Roxbury	Hyde Park
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%
In Poverty	16	31	30	35	31	23	6	8	8
Live alone	7	2	2	8	*	1	1	*	1
Couple[1]	1	3	2	1	1	*	*	*	*
Couple with children	3	5	8	2	11	4	2	*	4
Single parent w/children[1]	*	20	16	20	16	17	1	8	2
Lives w/other relatives	*	*	1	1	1	1	*	*	*
Live w/unrelated persons	5	1	*	2	1	*	1	*	*
Not in Poverty	84	69	70	65	69	77	94	92	92
Live alone	22	11	8	4	7	4	6	9	4
Couple[1]	12	3	7	6	8	3	10	14	16
Couple with children	18	34	28	38	37	45	61	28	59
Single parent w/children[1]	3	6	18	9	8	16	9	20	11
Lives w/other relatives	4	1	4	1	7	7	4	3	2
Live w/unrelated persons	24	14	5	7	3	1	4	6	1

Note: Based on 2,846 observations (weighted).

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

[1] Some of these families have others living with them who may be children aged 18 years and over.

* Less than 0.5 percent.

Table 20. Persons in Age Groups by Poverty Status and Family Unit Type: 1984 (in percent; standard error in parenthesis)

Poverty Status and Family Type	All Ages	0-17 Years	18-24 Years	25-44 Years	45-64 Years	65 Years or Older
In poverty	21 (0.8)	34 (2.1)	23 (2.0)	13 (1.2)	18 (2.1)	23 (2.8)
Live alone	3 (0.4)	*	4 (0.9)	1 (0.4)	4 (1.1)	13 (2.2)
Couple[1]	1 (0.2)	*	1 (0.5)	1 (0.4)	1 (0.5)	6 (1.6)
Couple with children	5 (0.5)	11 (1.4)	1 (0.5)	3 (0.6)	6 (1.3)	1 (0.7)
Single parent w/children	10 (0.6)	23 (1.9)	11 (1.5)	6 (0.8)	7 (1.4)	2 (0.9)
Live w/other relatives	3 (0.4)	*	1 (0.5)	1 (0.4)	1 (0.5)	1 (0.7)
Live w/unrelated persons	7 (0.5)	*	6 (1.1)	1 (0.4)	1 (0.5)	*
Not in poverty	79 (0.8)	66 (2.1)	77 (2.0)	87 (1.2)	82 (2.1)	77 (2.8)
Live alone	13 (0.7)	*	15 (1.7)	17 (1.3)	15 (1.9)	24 (2.8)
Couple[1]	10 (0.6)	*	4 (0.9)	11 (1.1)	14 (1.9)	31 (3.1)
Couple with children	33 (0.9)	50 (2.2)	24 (2.0)	32 (3.2)	36 (2.6)	10 (2.0)
Single parent w/children[1]	9 (0.6)	14 (1.5)	8 (1.3)	8 (1.0)	11 (1.7)	4 (1.3)
Live w/other relatives	4 (0.4)	1 (0.4)	4 (0.9)	4 (0.7)	4 (1.1)	7 (1.7)
Live w/unrelated persons	10 (0.6)	1 (0.4)	22 (2.0)	15 (1.3)	2 (0.8)	1 (0.7)
Total	100	100	100	100	100	100
N	2834	622	539	981	417	276
Proportion of persons at all ages	100	22	19	35		

Note: "N" indicates the number of cases in the sample.
Based on 2,834 observations (weighted).

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

[1] Some of these families have others living with them who may be children aged 18 years and over.

* Less than 0.5 percent.

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Table 21. Families and Unrelated Individuals by Poverty Status and by Largest Source of Income: 1984
(in percent; standard error in parenthesis)

	In Poverty	Not in Poverty	Total
Wages, salary	7 (0.8)	66 (1.4)	73 (1.3)
Rents	*	*	*
Social Security	3 (0.5)	7 (0.8)	10 (0.9)
Unemployment compensation	*	*	*
Disabled or Veterans benefits	1 (0.3)	*	1 (0.3)
Welfare, AFDC	4 (0.6)	*	5 (0.6)
Interest and dividends	*	1 (0.3)	1 (0.3)
SSI	1 (0.3)	*	2 (0.4)
Pension	*	2 (0.4)	2 (0.4)
Help from friends, family	1 (0.3)	1 (0.3)	3 (0.5)
Scholarship, fellowship	*	1 (0.3)	1 (0.3)
Inheritance	*	1 (0.3)	1 (0.3)
Other	*	1 (0.3)	1 (0.3)
All sources	19	81	100

Note: Based on 1,402 observations (weighted).
May not sum to 100% due to rounding.

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

* Less than 0.5 percent.

Table 22. Persons in Boston by Poverty Status and by Largest Source of Income: 1984 (in percent; standard error in parenthesis)

	In Poverty	Not in Poverty	Total
Wages, salary	8 (0.6)	67 (1.0)	75 (0.9)
Rents	*	*	*
Social Security	3 (0.4)	5 (0.5)	7 (0.5)
Unemployment compensation	*	*	*
Disabled or Veterans benefits	1 (0.2)	*	1 (0.2)
Welfare, AFDC	7 (0.5)	*	7 (0.5)
Interest and dividends	*	1 (0.2)	1 (0.2)
SSI	1 (0.2)	*	1 (0.2)
Alimony and child support	*	*	*
Pension	*	2 (0.3)	3 (0.4)
Sale of property	*	*	*
Help from friends	1 (0.2)	1 (0.2)	2 (0.3)
Scholarship, fellowship	*	1 (0.2)	1 (0.2)
Inheritance	*	*	*
Other	*	*	*
All sources	21 (0.8)	79 (0.8)	100

Note: Based on 2,818 observations (weighted). May not sum to 100% due to rounding.

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

* Less than 0.5 percent.

Table 23. Poverty Status by Health Insurance Coverage of Persons in Boston: 1984
(in percent; standard error in parenthesis)

Health Insurance Coverage	In Poverty	Not in Poverty	Total
Private or Medicare	35 (2.2)	86 (0.8)	75 (0.9)
Medicaid only	39 (2.2)	3 (0.4)	11 (0.6)
None-No Medicaid	24 (1.9)	11 (0.7)	14 (0.7)
None-NA Medicaid	2 (1.6)	*	1 (0.2)
None-Not Medicaid Eligible	*	*	*
Total	100	100	100
N	590	2138	

Health Insurance Coverage by Poverty Status of Persons in Boston: 1984
(in percent; standard error in parenthesis)

Health Insurance Coverage	In Poverty	Not in Poverty	Total	N
Private or Medicare	10 (0.7)	90 (0.7)	100	2038
Medicaid only	79 (2.6)	21 (2.6)	100	288
None-No Medicaid	38 (2.7)	62 (2.7)	100	384
None-Not Medicaid Eligible	61 (12.6)	39 (12.6)	100	[illegible]
Total	22 (0.9)	78 (0.9)	100	2728

Note: "N" indicates the number of cases in the sample.
Based on 2,734 observations (weighted).
May not sum to 100% due to rounding

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by the Center for Survey Research, 1985.

* Less than 0.5 percent

Table 24. Health Insurance Coverage of Persons in Households in Boston, by Poverty Status and Age, 1984 (in percent; standard error in parenthesis)

Poverty Status, Age	Private, Medicare	Medicaid Only	None	Total	N
		Distribution by Coverage			
In poverty					
0-14	16 (3.0)	55 (4.1)	29 (3.8)	100	174
15-24	50 (4.3)	27 (3.8)	23 (3.6)	100	162
25-44	24 (4.3)	33 (4.7)	43 (5.0)	100	120
45-64	31 (5.9)	49 (6.3)	21 (5.2)	100	75
65 and over	75 (5.9)	20 (5.5)	5 (3.0)	100	64
Above poverty					
0-14	84 (2.3)	5 (1.4)	11 (2.0)	100	307
15-24	83 (1.9)	2 (0.7)	16 (1.9)	100	463
25-44	85 (1.4)	2 (0.5)	14 (1.3)	100	823
45-64	89 (1.9)	4 (1.2)	7 (1.5)	100	332
65 and over	88 (2.5)	9 (2.2)	3 (1.3)	100	211
		Distribution by Age and Poverty Status			
In poverty					
0-14	1 (0.2)	32 (3.0)	13 (1.8)	6 (0.5)	
15-24	4 (0.5)	15 (2.3)	9 (1.6)	6 (0.5)	
25-44	1 (0.2)	13 (2.2)	13 (1.8)	4 (0.4)	
45-64	1 (0.2)	13 (2.2)	4 (1.1)	3 (0.3)	
65 and over	2 (0.3)	4 (1.3)	1 (0.5)	2 (0.3)	
Above poverty					
0-14	13 (0.8)	5 (1.4)	9 (1.6)	11 (0.7)	
15-24	19 (1.0)	3 (1.1)	19 (2.1)	17 (0.9)	
25-44	34 (1.2)	4 (1.3)	28 (2.5)	30 (1.1)	
45-64	15 (0.9)	4 (1.3)	6 (1.3)	12 (0.7)	
65 and over	9 (0.7)	6 (1.5)	2 (0.8)	8 (0.4)	
Total	100	100	100	100	
N	2030	288	402	2732	

Note: "N" indicates the number of cases in the sample.
Based on 2,732 observations (weighted).
May not sum to 100 percent due to rounding.

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by Center for Survey Research, 1985.

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Appendix

Appendix A

DEFINITIONS AND EXPLANATIONS OF TERMS USED IN THE HOUSEHOLD SURVEY

Definitions of population and household characteristics are adapted from or are the same as those used by the U.S. Bureau of the Census. All characteristics of individual persons and housing units are given by respondents. The only exceptions to this are for the types of appliances in the kitchen, how modern the kitchen is, the number of units in the building, and exterior condition of the housing. These characteristics are reported by the individual conducting the interview.

GEOGRAPHY

Neighborhood - The term neighborhood refers to one of sixteen BRA Planning districts in Boston.

Boston Metropolitan Area - The Boston metropolitan or "metro" area consists of towns and cities surrounding Boston which are socially and economically integrated with Boston. The metro area, as used in the survey, is the Boston Standard Metropolitan Statistical Area as it was defined in 1980.

CHARACTERISTICS OF PERSONS

Race - The categories of race in the 1980 and 1985 Household Survey include Black, Asian, Native American, Hispanic, and White, not Hispanic. Respondents were asked, "Which of these [categories] best describe person's background -- Black, Asian, Hispanic, White, Native American, or something else?" This is not comparable to the 1970 and 1980 U.S. Census which asked two separate questions, the first identifying race and the second identifying Hispanic status. In addition to self-designated Hispanics, persons of other races in the Survey were moved to Hispanic from their initial category if they spoke Spanish at home or were born in a Spanish-speaking country.

Non-White - This category includes persons who designated themselves to be Black; Asian, including Chinese, Japanese, etc.; American Indian; Cape Verdean; or mixed racial background or other non-white.

Minority - Individuals were classified minority if they designated themselves to be Black, Oriental, American Indian, Cape Verdean, of mixed racial background, or other non-white (all of which are included in non-white) or Hispanic.

Ethnicity - Ethnicity is determined by the country of origin of a person's family. The question asks, "From what country or part of the world did most of (PERSON 3 family come from originally?" A Black person might answer, Africa or Jamaica. A person whose parents came from different countries, for example, Ireland and Poland, would answer whichever country (most of his or her family came from, or whichever) seem most appropriate. The information obtained from this question is compatible with 1980 Census information.

Handicapped - A person is defined as handicapped if he or she has health problem that limits the amount or kind of work he or she can do. Respondents could then indicate the type of condition and whether or not the person has had the condition for three months.

HOUSEHOLD, FAMILY AND UNRELATED INDIVIDUAL

Household - A household includes all the persons who occupy a group of rooms or a single room which constitutes a housing unit. These residents may be related to each other (a family) or be unrelated individuals who share the unit.

Family Unit - A family unit consists of two or more persons related by blood, marriage or adoption. A single individual living alone or with unrelated persons is also considered a family unit.

Family - A family is a family unit which contains two or more family members.

Unrelated Individual - An unrelated individual is a member of a household who is not related to any other household member by blood or marriage, e.g., a person living alone, sharing a house or apartment with other unrelated individuals, or a boarder in a home.

Head of Family Unit - The head of a family unit is defined by policy as (1) the only adult, (2) husband of a married couple, (3) the person whose age is closest to 45 years.

Head of Household - The head of a household is the head of the first family the respondent mentions.

EMPLOYMENT STATUS

Employed - A person is considered employed if he/she is 16 years and over and was either working during the week before the interview or was on paid leave, or was working at least fifteen hours a week without pay in a family business, or was on temporary lay-off from a job due to lack of work.

Unemployed - A person 16 years and over who is not employed for pay but has been seriously looking for work during the previous four weeks and is available to accept a job. In addition, persons who have jobs which have not yet started are considered unemployed.

Labor Force - The labor force includes all persons 16 years of age and over who are either employed (including members of the Armed Forces) or unemployed.

Not in the Labor Force - All persons 16 years and over who are not classified as employed or unemployed are defined as not in the labor force. This category consists of retired workers, homemakers, students and ill or disabled persons.

Labor Force Participation Rates - Labor force participation rates are determined by summing all labor force participants in a particular population, and dividing by the total number of persons 16 years and over in that population.

Industry - The industry in which a person works is the kind of organization or business in which he is employed -- for example, a hospital, construction firm, or a government agency. The Standard Industrial Code (SIC) is used to categorize employing organizations.

Occupation - An occupation is the kind of work a person does, for example, clerical work, welding, or sales. The 1980 Census occupational code is used as the basis for classifying types of jobs.

ECONOMIC CHARACTERISTICS

Family Income - Family income is the total of the income from all sources that flows to all family members.

Unrelated Individual Income - The income of a single person.

Household Income - The combined income of all single people and families occupying a housing unit.

Source of Income - One of numerous specified categories contributing at least $500 per year to family income. The categories are wages and salaries; income from property; transfer payments; alimony; child support; gifts; pension or annuity; scholarship or fellowship; inheritance or life insurance; and gambling or lottery.

Poverty Status - A family or single person (unrelated individual) is defined as being poor if individual income is below the Bureau of the Census Poverty Guidelines. Because family units and individuals were not asked to report their exact income in the survey, but rather to select an income category in which their 1979 income fell, it is impossible to be precise in assigning families and persons to low-income status. Below is a table presenting family unit size, low-income threshold, and the income cut-off used in the survey.

Family Size	Poverty Jan. 85 Guideline	Survey Poverty Category
1 Person	$ 5,280	$ 5,999 or less
2 Persons	6,760	6,999 or less
3 Persons	8,280	7,999 or less
4 Persons	10,610	9,999 or less
5 Persons	12,560	12,499 or less
6 Persons	14,210	
7 Persons	16,160	14,999 or less
8 Persons	17,900	
9 Persons or more	21,170	19,999 or less

HOUSING CHARACTERISTICS

Housing Unit - A housing unit is a home or apartment.

Number of Rooms in Housing Unit - The total number of rooms in a housing unit excludes bathrooms, porches, halls, and unfinished rooms in the basement or attic

Rental Payment - Rental payment is the monthly dollar amount spent by a family unit for apartment rent, including heat.

Contract Rent - Contract rent is the monthly rent agreed to or contracted by a household unit, regardless of any furnishings, utilities or services that may be included.

Gross Rent - Gross rent is the monthly rent agreed to or contracted by a household unit regardless of any furnishings, but includes heat, natural gas and electricity.

Appendix B

METHODOLOGY, SAMPLING PROCEDURE AND STATISTICAL ERROR OF THE BOSTON HOUSEHOLD SURVEY

The Boston Household Survey was conducted by the Center for Survey Research of the University of Massachusetts for the Boston Redevelopment Authority during the late winter and spring of 1985. It purpose was to provide up-to- date, specific and accurate information about persons living in households in the City of Boston and its neighborhoods. Planners and program administrators within city government, executives and decision makers in both the public and private sectors, and researchers have all needed updated information. The main source of information on the characteristics of Boston households has been the decennial U.S. censuses. Therefore, the survey results will provide much needed information in the interim as well as additional information not available from the U.S. Census.

The advantage of a sample survey is that timely information can be gathered quickly and relatively inexpensively. However, because the information is received from a sample of Boston's population rather than the entire population, the results are subject to statistical error. Statistical error is a measure of the degree of uncertainty or, obversely, the level of confidence that should be associated with the survey results. Throughout this report error will mean statistical error, as opposed to mistakes.

This report provides a brief description of the survey methodology. It indicates how the sample was chosen, some of the measures used to ensure a high response rate, and the resulting sample sizes. It also indicates some of the limitations of this survey, and surveys in general.

The Boston Household Survey was designed and conducted so as to obtain information that is representative, relevant, accurate, and reliable as well as timely. The questionnaire was carefully worded and standardized to ensure that each interviewer asked exactly the same questions of each respondent.

The households interviewed were chosed by a stratified two-stage cluster sampling process.[1] In the first stage, the nearly quarter of a million housing units (and all the land area) were assigned to one of three groups: BHA public housing, major new construction (50 or more units) built since the 1980 Census, and all of the remaining housing and land area. These groups were further divided into "sampling units" or "blocks" with a minimum of 25 units in each. Sampling proceeded by choosing nearly 300 of these sampling units and an average of 6.7 housing units, chosen systematically, in each which yielded clusters of just under 5 responding units on average.

The second stage called for giving every housing unit within the city limits of Boston a one in 120 chance of being selected in the sample. This was carefully worked out so that, in fact, the joint probability of selecting a block times the probability of selecting a housing unit from that block was 1 in 120.

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1. More detailed information about the sampling process can be obtained from the Center for Survey Research.

The second stage called for giving every housing unit within the city limits of Boston a one in 120 chance of being selected in the sample. This was carefully worked out so that, in fact, the joint probability of selecting a block times the probability of selecting a housing unit from that block was 1 in 120.

A critical goal of the study was to produce estimates for each of 16 planning districts or areas used by the Boston Redevelopment Authority and 18 areas used by NDEA. Because of this goal, the initial selection of blocks was stratified by Neighborhood Statistical Area (NSA), a small geographic unit out of which both sets of planning areas can be formed. In this way, it was ensured that the portion of the total sample that came from each NSA would be in the correct proportion to the city total and not subject to normal sampling variability. This feature of the sampling design reduces the sampling error associated with city-wide estimates.

When a probability of 1 in 120 was applied across each of the planning districts, it was found that several areas would have too few interviews for reliable descriptions because of their small population size. Therefore, households in Charlestown, Franklin Field, and Mission Hill were selected at two times the rate of households in the rest of the city. To help defray costs, households in Allston-Brighton (a comparatively large area) were sampled at 1/2 the rate of the rest of the city. The result of the decision was to strengthen our ability to describe the population in all neighborhood areas. To obtain the overall figures for the city and for areas that cut across planning areas, the sample numbers for each of these four neighborhoods were subsequently weighted by 2 or 1/2 appropriate weights to compensate for the differential probability of selection that reflect the actual proportion of City housing units in those neighborhoods.

The initial selection process produced a list of some 2,064 addresses whose occupants were to be interviewed. No substitutions for any of the selected households were allowed. Of the 2,064 addresses screened, 127 were vacant and 102 were group quarters or nonresidential units. They were not included in the eligible sample of 1,835 occupied units. In these 1,835 occupied housing units were 1,839 families or individual persons and an additional 295 unrelated persons who may have been roommates, lodgers, boarders, etc. Both the head of family unit (family or single person) and any unrelated persons were interviewed. Of the 2,130 potential interviews, 1,625 were completed, 1,491 with household heads and 224 with unrelated persons. This yielded a 76.3% response rate citywide.

Every effort was made to obtain an in-house interview from households chosen for the sample including an advance letter, six personal on-site calls by an interviewer at different times of day, and telephone interview attempts thereafter. The household response rate for neighborhoods varied between 66% and 86%. The sample size goal to yield reliable neighborhood results was 70 completed interviews in each neighborhood. Four neighborhoods had fewer than seventy interviews: Charlestown, North Dorchester, and Roslindale. (See Table 1.)

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2. Overall sampling rate for households is the probability of the sampling unit being chosen times the probability of the households within the sampling unit being picked.

TABLE 1. SAMPLE NUMBERS OF ELIGIBLE UNITS AND COMPLETE INTERVIEW WITH RESPONSE RATES BY NEIGHBORHOOD (BRA Planning District)

Planning District	Occupied Housing Units Plus Unrelated Individuals	HH and U.I. Completed Interviews	Response Rate	Persons Reported Interviewed
East Boston	121	88	73%	196
Charlestown	96	68	71	139
South Boston	116	78	67	153
Central	111	82	74	114
Back Bay/Beacon Hill	138	102	74	135
South End	93	74	80	121
Fenway/Kenmore	133	112	84	175
Allston/Brighton	171	143	81	204
Jamaica Plain/Parker Hill	246	188	76	368
Roxbury	198	155	78	377
North Dorchester	85	69	81	177
South Dorchester	174	131	75	353
Mattapan	189	148	78	444
Roslindale	103	68	66	172
West Roxbury	110	76	69	192
Hyde Park	88	76	86	214
	2,130	1,625		3,534

* Numbers of persons in this column have been weighted. Numbers in parentheses are unweighted numbers of persons, the actual number of persons reported.

Source: Floyd J. Fowler, Jr., "Final Report: Procedures for Survey of Boston's Neighborhoods", Center for Survey Research, University of Massachusetts - Boston, August 1985; Survey results.

While this survey was carried out in a careful scientific manner, the user should be aware that there is error inherent in any sample survey results. Therefore, some cautions are necessary in the use and interpretation of these data.

The user must recognize that this is a sample of Boston's housing units and their associated households. As such, it does not include persons in dormitories, jails, convents, nursing homes, and other "group quarters" as well as those with no permanent home. Although the impact of this bias may be small, it is well to bear in mind that this is not a sample of the city's entire population, both for the representativeness of the results and their comparability with other data sources, such as the U.S. Census.

The largest source of error is nonresponse, cited above. Fortunately what information is available about nonrespondents indicates that they do not differ systematically and significantly from respondents except that they are more likely to live alone, to be white, to be under 65 years old, and to have no children living with them. However, we cannot really know in what way the absence of 24% of Boston's family units from our sample biases our results.

Another source of error is sampling error or variability which is due solely to chance. It is the error associated with taking a sample rather than the entire population as the study group. It is akin to the notion of the variability in the number of heads and tails turned up during 100 tosses of a coin. The amount of error associated with a sample percentage depends on both the size of the reported percent and the sample size on which the percent is based. Table 2 indicates the appropriate error for each sample value. The error, in general, declines as the sample values are further from 50% and the sample size increases. The user should not assume that the sample value is exactly the value for the population. The correct interpretation of sample results and the associated error is that the true value for the population lies somewhere within the range of sampling error around the sample value.

For instance, sample survey results indicate that 31 percent of the families living in the Back Bay/Central/South End neighborhoods earn $50,000 or more a year. Because this proportion is based on a sample, it is uncertain whether or not the actual value is 31 percent. However, we can be almost certain that the true value lies close to this percentage. The calculation of sampling errors in Table 2 helps us to know how close. The 31 percent figure comes from the fraction 19/62. Therefore, we look in Table 2 for the row in which sample size is about 50 and the column in which the reported percent is about 20 or 80 percent. This yields a sample error of 12 percent. From this information, we know that the actual percentage earning $50,000 or more a year among families in these neighborhoods lies between 19 and 43 percent (31% ± 12%). Again, we might want to know the associated sampling error for all families in Boston earning $50,000 or more, 10 percent, which is based on a size of 634 families citywide. Table 2 tells us that for a reported percentage of 10 percent and a sample size of 634, the sampling error is 3 percent. So the value for families is expected to be no more than 3 percent from the sample value of 10 percent, or between 7 and 13 percent.

This statement about error is not intended to discourage use of survey information. Instead, use of these materials is encouraged; the data included are the most current available and, in some cases, are not obtainable from any other reliable source.

TABLE 2. SAMPLING ERRORS BY SAMPLE SIZE AND APPROXIMATE REPORTED PERCENTAGE FOR THE BOSTON STUDY

Sample Size	5 or 95%	10 or 90%	20 or 80%	50%
50	-	-	12	16
75	-	7	10	13
100	-	7	9	11
150	4	5	7	8
175	4	5	7	8
200	3	5	6	8
250	3	4	6	7
300	3	4	5	6
400	2	3	4	6
500	2	3	4	5
750	2	3	4	5

Chances are 95 in 100 that the central value lies within the reported survey value, plus or minus the number of percentage points shown in this table. Errors included here assume average net design effect for clustering and stratification is 1.2.

Source: Floyd J. Fowler, Jr., "Final Report: Procedures for Survey of Boston's Neighborhoods", "Center for Survey Research, University of Massachusetts-Boston, August, 1985.